

**Table I.B.2.b.(1)(2008) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	12.5%	10.7%	13.1%	36.6%	81.6%	12.2%	65.0%
Industry group **								
Agric., fish., forest.	15.2%	10.6% *	15.2% *	2.9% *	32.1% *	14.4% *	10.5%	17.7% *
Mining and manufacturing	61.8%	9.5%	8.5% *	9.4%	44.2%	88.1%	7.9%	68.4%
Construction	26.6%	12.6%	12.6%	17.1%	38.0%	67.9%	14.7%	38.3%
Utilities and transp.	72.6%	6.2% *	5.1% *	12.7% *	49.4%	89.2%	5.9% *	79.6%
Wholesale trade	47.5%	7.7%	14.8%	9.4%	35.2%	85.3%	10.5%	60.2%
Fin. svcs. and real estate	70.6%	7.4%	7.7% *	16.8%	42.9%	88.8%	10.8%	78.4%
Retail trade	62.4%	16.0%	5.6% *	17.8%	34.1%	83.4%	15.4%	72.4%
Professional services	51.5%	15.0%	11.2%	10.2%	32.6%	79.6%	12.7%	60.8%
Other services	44.3%	13.1%	11.9%	16.5%	26.7%	65.0%	12.9%	52.5%
Ownership								
For profit, incorporated	57.0%	12.5%	10.7%	12.3%	38.9%	82.9%	11.9%	67.5%
For profit, unincorporated	47.6%	11.6%	8.3%	12.9%	34.4%	76.0%	11.0%	59.2%
Nonprofit	53.2%	15.4%	14.4%	17.5%	30.8%	79.0%	17.0%	57.7%
Age of firm								
Less than 5 years	20.6%	14.5%	11.2%	12.4%	24.5%	54.6%	12.7%	30.8%
5-9 years	18.3%	13.9%	10.5%	9.7%	17.2%	61.3%	12.9%	24.0%
10-19 years	24.7%	11.1%	10.0%	11.2%	31.7%	52.5%	10.8%	34.6%
20 or more years	50.5%	12.2%	10.9%	14.2%	38.8%	80.9%	12.5%	59.5%
Unknown	83.5%	21.4% *	25.6% *	15.4% *	44.9%	85.0%	24.6% *	83.6%
Multi/single status								
2 or more locations	72.8%	2.5% *	11.3%	14.2%	41.2%	82.4%	12.2%	73.9%
1 location only	19.3%	12.6%	10.6%	12.8%	30.2%	58.0%	12.2%	27.2%
Percent full-time employees								
Less than 25%	51.1%	18.7%	19.2% *	12.8%	16.8%	68.5%	18.2%	56.8%
25-49 %	48.9%	19.6%	13.4% *	13.1%	18.5%	73.8%	13.3%	56.5%
50-74 %	56.4%	10.5%	12.0%	11.6%	27.9%	80.4%	11.6%	65.5%
75% or more	55.4%	12.4%	10.3%	13.2%	38.7%	82.5%	12.1%	65.4%
Union presence								
No union employees	45.6%	12.1%	9.5%	11.5%	35.6%	79.1%	11.1%	57.1%
Has union employees	73.9%	19.3%	32.2%	30.2%	41.0%	84.9%	30.4%	76.1%
Unknown	81.6%	29.4% *	44.8%	33.1% *	43.4%	83.9%	34.6%	82.1%
Percent low wage employees								
50% or more low wage	53.9%	16.4%	11.5%	12.9%	27.5%	77.2%	13.7%	60.3%
Less than 50% low wage	55.5%	11.9%	10.6%	13.1%	38.3%	82.5%	12.0%	65.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b.(1)(2008) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.78%	1.12%	1.06%	1.15%	0.80%	0.73%	0.52%
Industry group **								
Agric., fish., forest.	4.30%	5.24% *	5.22% *	2.66% *	11.55% *	14.60% *	2.86%	8.22% *
Mining and manufacturing	1.79%	2.34%	3.13% *	1.91%	4.01%	1.87%	1.88%	1.85%
Construction	1.56%	3.67%	3.25%	2.85%	6.12%	7.32%	1.75%	2.57%
Utilities and transp.	2.49%	2.84% *	5.87% *	6.26% *	7.29%	2.42%	1.87% *	2.16%
Wholesale trade	3.56%	1.99%	3.98%	1.82%	3.64%	6.68%	1.87%	4.90%
Fin. svcs. and real estate	1.76%	1.48%	5.97% *	4.05%	2.35%	1.53%	2.68%	1.79%
Retail trade	0.95%	2.83%	1.72% *	3.83%	4.06%	1.57%	3.21%	1.29%
Professional services	1.51%	1.19%	1.95%	1.19%	1.70%	2.00%	0.84%	1.66%
Other services	1.19%	1.84%	2.76%	2.21%	3.08%	1.44%	1.31%	1.41%
Ownership								
For profit, incorporated	0.47%	1.14%	1.37%	1.26%	1.42%	0.80%	0.86%	0.49%
For profit, unincorporated	1.32%	1.80%	2.41%	2.05%	4.34%	2.79%	1.17%	2.00%
Nonprofit	2.02%	2.19%	3.51%	2.15%	2.05%	2.04%	2.33%	2.26%
Age of firm								
Less than 5 years	2.25%	2.84%	3.23%	3.40%	6.86%	10.57%	1.55%	4.20%
5-9 years	1.52%	1.50%	2.57%	2.06%	4.17%	8.20%	1.27%	2.75%
10-19 years	2.47%	1.03%	1.19%	1.50%	4.95%	5.63%	0.85%	3.86%
20 or more years	0.98%	1.08%	1.70%	1.33%	1.45%	1.31%	1.10%	1.11%
Unknown	1.01%	9.18% *	11.27% *	10.46% *	5.84%	1.02%	12.90% *	1.03%
Multi/single status								
2 or more locations	0.70%	2.95% *	2.71%	2.13%	1.44%	0.76%	1.43%	0.69%
1 location only	0.71%	0.81%	1.18%	1.22%	2.64%	4.41%	0.71%	1.05%
Percent full-time employees								
Less than 25%	3.31%	5.26%	7.83% *	3.02%	4.25%	4.23%	2.74%	3.75%
25-49 %	1.98%	4.41%	4.07% *	3.75%	3.32%	2.68%	2.61%	2.12%
50-74 %	2.25%	1.55%	2.53%	3.04%	2.64%	3.22%	1.40%	2.67%
75% or more	0.68%	0.91%	1.19%	1.23%	1.25%	0.79%	0.76%	0.71%
Union presence								
No union employees	0.61%	0.81%	1.14%	1.01%	1.53%	1.20%	0.67%	0.70%
Has union employees	1.81%	5.57%	7.60%	4.01%	5.68%	1.30%	5.24%	1.79%
Unknown	1.23%	11.65% *	12.93%	12.27% *	6.57%	1.10%	10.23%	1.26%
Percent low wage employees								
50% or more low wage	1.53%	2.16%	3.29%	2.64%	2.32%	2.82%	1.41%	1.62%
Less than 50% low wage	0.62%	0.91%	1.32%	1.14%	1.46%	0.84%	0.90%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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